

**seterus**™

PO Box 2008; Grand Rapids, MI 49501-2008

5-769-13127-0132272-027-1-010-010-000-000



MING, DEONEICO  
4820 GUILFORD PL  
ATLANTA GA 30331

Property Address 3869 BRANCH DR SW  
ATLANTA, GA 30331-4101

## Account Statement

Statement Date  
Account Number

January 19, 2015  
25747680

Phone

866.570.5277

Email

ExternalCommunications@seterus.com  
Response typically sent by U.S. Mail

Payment Due Date February 1, 2015  
Amount Due \$ 6,361.94

If payment is received after February 16, 2015, a \$0.00 late fee will be assessed.

Outstanding Principal*	\$	84,651.44
Current Escrow Balance	\$	-429.53
Maturity Date		July 01, 2038
Interest Rate		7.12500%
Prepayment Penalty <sup>1</sup>		No

\*This is not a payoff amount and does not include interest, fees, and other costs.

### Past Payment Breakdown

	Paid Since Last Statement		Paid Year-to-date	
Principal	\$	109.82	\$	109.82
Interest	\$	503.27	\$	503.27
Escrow	\$	0.00	\$	0.00
Charges	\$	10.00	\$	10.00
Suspense (unapplied)	\$	-92.74		
<b>Total</b>	<b>\$</b>	<b>530.35</b>	<b>\$</b>	<b>623.09</b>

### Explanation of Amount Due

Principal <sup>2</sup>	\$	116.52
Interest <sup>2</sup>	\$	496.57
Escrow (Taxes and Insurance)	\$	0.00
<b>Regular Payment</b>	<b>\$</b>	<b>613.09</b>
Past Due Payment(s)	\$	5,517.81
Total Charges	\$	658.65
Suspense (credit) <sup>4</sup>	\$	427.61
<b>Total Amount Due<sup>3</sup></b>	<b>\$</b>	<b>6,361.94</b>

<sup>1</sup>Seterus does not currently charge a prepayment penalty.

<sup>2</sup>The principal and interest payment stated on this notice is based on the information we have at the time this notice was generated. While the allocation of principal and interest may change, your total principal and interest payment will remain the same.

<sup>3</sup>This is not a payoff or reinstatement amount; it is the total amount due as of the date of the statement. If you need a formal payoff amount, please contact us.

<sup>4</sup>Partial payments are held in a suspense account. See enclosed Partial Payment Information insert for more information.

The information in this statement is your loan's contractual information. The contractual payment due does not take into consideration any pending foreclosure alternatives and may be different from any temporary payment agreements.

### Activity Since Last Statement

Date	Description	Principal	Interest	Escrow	Late Charge/ Other Fees	Other	Suspense	Total
January 9, 2015	ESCROW - TAXES	\$0.00	\$0.00	-\$297.38	\$0.00	\$0.00	\$0.00	-\$297.38
January 6, 2015	LOAN INSTALLMENT	\$109.82	\$503.27	\$0.00	\$0.00	\$0.00	\$0.00	\$613.09
January 6, 2015	REPPAY	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00	\$0.00	\$10.00
January 6, 2015	SUSPENSE DEPOSIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$92.74	-\$92.74
January 9, 2015	ESCROW - TAXES	\$0.00	\$0.00	-\$5.44	\$0.00	\$0.00	\$0.00	-\$5.44

ADDITIONAL TRANSACTIONS AND ACTIVITY CONTINUE ON PAGE 2

### Important Messages